

# Coalition's Coverage Advantage Checklist

Digital risks are evolving quickly, so it's critical that businesses have cyber insurance coverage designed with these ever-changing threats in mind.

Use this checklist to guide conversations with your clients on the importance of policy language that can help them avoid unexpected costs and receive support when they need it most.

- ▶ To learn more about Coalition's Coverage Advantage, [contact](#) your dedicated business development representative.



## Comprehensive Cyber Insurance Coverage

**Why comprehensive coverage matters** → Coalition's broad base form covers a wide set of incident types and provides high limits for Funds Transfer Fraud, Ransomware, and more.

**How this helps you** → Feel confident you're offering your clients the most comprehensive coverage<sup>1</sup> – without back and forth negotiations.



## "Pay on Behalf" Language

**Why "pay on behalf" language matters** → Breach response costs, ransom payments, forensics, and other first-party expenses can add up fast. These upfront costs are paid *on behalf* of our policyholders, so they don't have to wait for reimbursement.

**How this helps you** → In case of a cyber incident, your clients have less to worry about – with no out-of-pocket costs (other than the policy premium) and no hoops to jump through.



## Separate Limit for Breach Response Costs (Available on Most Policies)

**Why a separate limit for breach response costs** → Having separate limits for breach response preserves limits for other coverages, like extortion and business interruption.

**How this helps you** → Feel confident your clients will have sufficient limits to respond in case of an incident.



## \$0 Retention When Using Coalition Incident Response (CIR)<sup>2</sup>

**Why a \$0 retention matters** → Coordinated expertise is critical when dealing with a cyber incident. CIR responds quickly and provides expert, hands-on support – with no out-of-pocket cost.

**How this helps you** → Save your clients money and give them access to our expert team to help minimize the overall impact to their business.



## Pre-Claims Assistance Included in the Policy

**Why pre-claims assistance matters** → When a cyber incident occurs, time is of the essence. Dedicated "pre-claims assistance" is included in every policy we offer, so policyholders can seek guidance without fear of triggering a claim.

**How this helps you** → Help your clients quickly triage incidents and keep them from escalating into claims, freeing you up to provide technical expertise where it matters.



## Opportunities for Enhanced Policy Terms for Clients with Good Cyber Hygiene

**Why rewarding good cyber hygiene matters** → Cyber risk is dynamic and requires active participation. Businesses that invest in their cyber hygiene can receive enhanced terms.

**How this helps you** → When clients are active participants in their own cyber risk management, they can receive improved policy terms – and are more informed about their security posture.<sup>1</sup>

<sup>1</sup> Exclusions and limitations apply. See [disclaimers](#) and the policy as issued. <sup>2</sup> Incident response services provided through Coalition's affiliate Coalition Incident Response (CIR) are offered to policyholders via panel selection.

# Coalition Coverage Cheat Sheet

Not all cyber policies are created equal. Coalition offers important coverages that can improve cyber preparedness and assist in potential recovery.

## Broad Base Form with Comprehensive Coverage

### 3rd Party Security and Privacy

- Network and Information Security Liability
- Regulatory Defense and Penalties
- PCI Fines and Assessments
- Funds Transfer Liability

### Media and Professional Liability

- Multimedia Content Liability
- Technology Errors and Omissions (available by endorsement)
- Miscellaneous Professional Liability (available by endorsement)

### Event Response

- Breach Response Services
- Breach Response Costs
- Ransomware and Cyber Extortion
- Direct and Contingent Business Interruption, and Extra Expenses from Security Failure and Systems Failure
- Digital Asset Restoration
- Crisis Management and Public Relations
- Proof of Loss Preparation Expenses
- Computer Replacement and Bricking
- Reputational Harm Loss
- Court Attendance
- Criminal Reward

### Cyber Crime

- Funds Transfer Fraud, Personal Funds Fraud, and Social Engineering
- Service Fraud Including Cryptojacking
- Phishing
- Invoice Manipulation

### Available by Endorsement

- Bodily Injury and Property Damage -1st Party
- Bodily Injury and Property Damage -3rd Party
- Pollution
- Reputation Repair
- Affirmative AI<sup>1</sup>
- Industry-Specific Coverages

To learn more, visit [coalitioninc.com/coverages](https://coalitioninc.com/coverages) or reach out to your dedicated business development representative.

## Opportunities for Enhanced Policy Terms for Clients with Good Cyber Hygiene<sup>1</sup>

Coalition's experts use our industry-leading data and technology to improve policy terms for policyholders who proactively prioritize their cyber hygiene.



### Premium credit for using a leading Managed Detection & Response (MDR) solution

Clients that use a leading MDR solution, including Coalition's Managed Detection & Response<sup>3</sup>, are eligible for up to a 12.5% premium credit<sup>4</sup>.



### Reduced retention for business email compromise

If a business email compromise occurs and clients had MFA in place and active, Coalition will reduce the retention the client must pay – which means less financial burden.



### Shorter waiting period for business interruption due to denial of service (DDoS) attacks

If a DDoS attack causes business interruption-related losses and the client had one of our approved mitigation providers in place, Coalition will reduce the waiting period – which shortens the window of time clients must wait before being reimbursed for their loss.

<sup>3</sup> Coalition Security Services MDR services are provided by Coalition Incident Response, an affiliate of Coalition, Inc. <sup>4</sup>Eligibility for credit is determined at time of quote or renewal that occurs after January 1, 2024 and based upon policyholder information and risk profile. Customers with a MDR other than Coalition's MDR services may be eligible for a MDR premium credit. Contact [MDRsales@coalitioninc.com](mailto:MDRsales@coalitioninc.com) for more information, including limitations and exclusions of this offering.